

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

REBECCA I SASH
fka REBECCA I ARNOLD
327 N 23RD AVE W
DULUTH, MN 55806

Case No: 17-50395 – RJK

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0213

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/11/17

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on September 11, 2017 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
REBECCA I SASH
DebtorCase No. 17-50395-RJK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 2
Total Noticed: 38

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db +REBECCA I SASH, 327 N 23RD AVE W, DULUTH, MN 55806-1556
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61605076 +ALICE WALTZ, 2112 W 3RD ST, DULUTH MN 55806-2006
61605079 +CAVALRY SPV I LLC, C/O JC CHRISTIANSON & ASSOC, POB 519, SAUK RAPIDS MN 56379-0519
61605080 +CAYWOOD OIL AND PROPANE, PO BOX 144, SAGINAW MN 55779-0144
61605081 +CBNA, POB 6497, SOUX FALLS SD 57117-6497
61605083 +DULUTH NORTH SHORE SANITARY, POB 16103, DULUTH MN 55816-0103
61605084 +DYNAMIC RECOVERY SOLUTIONS, POB 25759, GREENVILLE SC 29616-0759
61605086 +ESSENTIA HEALTH, C/O SMD C HEALTH SYSTEMS, 400 E 3RD ST, DULUTH MN 55805-1951
61605088 +GREAT LAKES EDUC LOAN SERVICE, 2401 INTL LN, PO BOX 7859, MADISON WI 53707-7859
61605089 +GREAT LAKES HIGHER ED CORP, PO BOX 3059, MILWAUKEE WI 53201-3059
61605090 +JESSE ARNOLD, 2201 PERSHING ST, DULUTH MN 55811-3026
61605091 +LAKE COUNTY CLERK OF COURT, 601 3RD AVE, TWO HARBORS MN 55616-1517
61605092 +LEOLA HEY, 6781 TRILLIUM RD, VIRGINIA MN 55792-8024
61605093 ++MEMBERS COOPERATIVE CREDIT UNION, PO BOX 330, MOOSE LAKE MN 55767-0330
(address filed with court: MEMBERS COOP CREDIT UNION, 101 14TH ST, CLOQUET MN 55720)
61605094 +MESSERLI & KRAMER, 3033 CAMPUS DR, SUITE 250, PLYMOUTH MN 55441-2662
61605095 +MIDLAND FUNDING, C/O MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH MN 55441-2662
61605101 +ST LOUIS CNTY AUDITOR, 100 N 5TH AV W RM 214, ATTN: MARY, DULUTH MN 55802-1287
61605102 ST LOUIS CNTY COURT ADMIN, COLLECTIONS, 100 N 5TH AV W, DULUTH MN 55802-1293
61605103 STELLAR RECOVERY INC, 1845 HWY 93 S, SUITE 310, KALISPELL MT 59901
61605108 WESTERN ALLIANCE BANK, POB 927830, SAN DIEGO CA 92192-7830

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Sep 12 2017 23:58:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Sep 12 2017 23:56:30 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61605077 EDI: CINGMIDLAND.COM Sep 12 2017 23:58:00 AT&T MOBILITY, PO BOX 6438,
CAROL STREAM IL 60197-6438
61605078 EDI: CAPITALONE.COM Sep 12 2017 23:58:00 CAPITAL ONE BANK, BKY DIVISION, P.O. BOX 85619,
RICHMOND VA 23285-5619
61605082 +EDI: CONVERGENT.COM Sep 12 2017 23:58:00 CONVERGENT OUTSOURCING INC, 800 SW 39TJH ST,
PO BOX 9004, RENTON WA 98057-9004
61605085 E-mail/Text: bknotice@erccollections.com Sep 12 2017 23:56:42 ENHANCED RECOVERY COMPANY,
8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
61605087 EDI: FORD.COM Sep 12 2017 23:58:00 FORD MOTOR CREDIT, CENTRAL BKY DEPT, PO BOX 537901,
LIVONIA MI 48153-7901
61605075 EDI: IRS.COM Sep 12 2017 23:58:00 INTERNAL REVENUE SERVICE, 310 W WISCONSIN AV,
MS 5301 MIL, MILWAUKEE WI 53203
61605096 +EDI: MID8.COM Sep 12 2017 23:58:00 MIDLAND FUNDING, 2365 NORTHSIDE DR, SUITE 300,
SAN DIEGO CA 92108-2709
61605097 EDI: MID8.COM Sep 12 2017 23:58:00 MIDLAND FUNDING LLC, 8875 AERO DR, STE 200,
SAN DIEGO CA 92123-2255
61605074 EDI: MINNDEPREV.COM Sep 12 2017 23:58:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL MN 55164-0651
61605098 +EDI: PRA.COM Sep 12 2017 23:58:00 PORTFOLIO RECOVERY & AFFILIATE,
120 CORPORATE BLVD STE 1, NORFOLK VA 23502-4952
61605099 EDI: PRA.COM Sep 12 2017 23:58:00 PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD,
NORFOLK VA 23502
61605104 EDI: RMSC.COM Sep 12 2017 23:58:00 SYNCHRONY BANK, PO BOX 960013, ORLANDO FL 32896-0013
61605105 +EDI: WTRRNBNK.COM Sep 12 2017 23:58:00 TD BANK USA, 3701 WAYZATA BLVD MS6C,
MINNEAPOLIS MN 55416-3401
61605106 +EDI: TCISOLUTIONS.COM Sep 12 2017 23:58:00 TOTAL CARD INC, 5109 S BROADBAND LN,
SOUX FALLS SD 57108-2208
61605107 E-mail/Text: bknotices@conduent.com Sep 12 2017 23:57:06 US DEPT OF EDUCATION,
501 BLEECKER ST, UTICA NY 13501

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

61605100 ##+RECEIVABLES MANGEMENT, 14675 MARTIN DR, EDEN PRAIRIE MN 55344-2004

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0864-5

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2017 at the address(es) listed below:

Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 REBECCA I SASH greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3